Exhibit Name:	Indemnity Calculations		
Exhibit Name: Indemnity Calculations			
Exhibit Number: P21-3, Plan 04, 05, 06, 13 & 14		**Reinsurance Year:** 2011	
Record Name: Acreage Claim		**Version:** Approved	
Record Code: P21		**Release Date:** 6/30/2010	

Insurance Plan Code	04 Group Risk Plan	06 Group Risk Income Protection with Harvest Revenue Option	14 Vegetation Index
	05 Group Risk Income Protection	13 Rainfall Index	

Commodity Code	0011 Wheat	0038 Sugarcane	0051 Grain Sorghum	0091 Barley
	0021 Cotton	0041 Corn	0081 Soybeans	0115 Oysters
	0033 Forage Production	0048 Rangeland	0088 Pasture, Rangeland, Forage	1191 Apiculture

Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section 1: Stage Guarantee Calculation						
Acre Stage Guarantee Amount **=** Dollar Amount of Insurance	Acre Stage Guarantee Amount	P21	36	99999999.99	None	
	Dollar Amount of Insurance	Internal		99999999.99	None	
Section 2: Loss Guarantee Calculation						
When Insurance Plan Code equals Rainfall Index, "13" or Vegetation Index, "14":						
Loss Guarantee Amount **=** Acre Stage Guarantee Amount * Determined Acreage * Insured Share Percent	Loss Guarantee Amount	P21	49	99999999.99	Round to whole number	
	Determined Acreage	P21	17	99999999.99	None	
	Insured Share Percent	P11	46	9.999	None	
When Insurance Plan Code equals Group Risk Plan, "04", Group Risk Income Protection, "05", or Group Risk Income Protection with Harvest Revenue Option, "06":						
	Loss Guarantee Amount	P21	49	99999999.99	Round to whole number	
	Determined Acreage	P21	17	99999999.99	None	
Loss Guarantee Amount **=** Acre Stage Guarantee Amount * Determined Acreage * Harvest Revenue Option Factor * Liability Adjustment Factor	Harvest Revenue Option Factor	ADM		9.999999	None	Edit with ADM Price, "A00810".
	Liability Adjustment Factor	P21	40	9.999999	None	
When Commodity Code equals Oysters, "0115":						
Loss Guarantee Amount **=** Acre Stage Guarantee Amount * Determined Pounds	Loss Guarantee Amount	P21	49	99999999.99	Round to whole number	
	Determined Pounds	P21	20	9999999999	None	
Section 3: Indemnity Calculation						
When Commodity Code equals Pasture, Rangeland, Forage, "0088":						
	Trigger Yield	Internal		99999	Round to whole number	
Trigger Yield **=** Expected Index Value * Coverage Level Percent	Expected Index Value	ADM		99999999.9999	None	Edit with ADM Area Risk Rate, "A01005".
	Coverage Level Percent	P14	33	9.9999	None	
Payment Calculation Factor **=** (Trigger Yield - Final Payment Yield) / Trigger Yield	Payment Calculation Factor	P21	47	9.999	None	
	Final Payment Yield	Internal		99999.9	None	

Exhibit Name:	Indemnity Calculations				
Exhibit Number:	P21-3, Plan 04, 05, 06, 13 & 14		Reinsurance Year:	2011	
Record Name:	Acreage Claim		Version:	Approved	
Record Code:	P21		Release Date:	6/30/2010	

Insurance Plan Code	04 Group Risk Plan 05 Group Risk Income Protection	06 Group Risk Income Protection with Harvest Revenue Option 13 Rainfall Index		14 Vegetation Index
Commodity Code	0011 Wheat 0021 Cotton 0033 Forage Production	0038 Sugarcane 0041 Corn 0048 Rangeland	0051 Grain Sorghum 0081 Soybeans 0088 Pasture, Rangeland, Forage	0091 Barley 0115 Oysters 1191 Apiculture

Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
When Commodity Code equals Oysters, "0115": Payment Calculation Factor = (Trigger Landings - Payment Landings) / Trigger Landings	Payment Calculation Factor	P21	47	9.999	None	
	Payment Landings	Internal		99999.9	None	
When Insurance Plan Code equals Rainfall Index, "13" or Vegetation Index, "14": Preliminary Indemnity Amount = Loss Guarantee Amount * Payment Calculation Factor	Preliminary Indemnity Amount	P21	52	S9999999999	Round to whole number	
	Payment Calculation Factor	P21	47	9.999	None	
When Insurance Plan Code equals Group Risk Plan, "04", Group Risk Income Protection, "05", or Group Risk Income Protection with Harvest Revenue Option, "06": Preliminary Indemnity Amount = Loss Guarantee Amount * Insured Share Percent * Payment Calculation Factor	Preliminary Indemnity Amount	P21	52	S9999999999	Round to whole number	
	Insured Share Percent	P11	48	9.999	None	
	Payment Calculation Factor	P21	47	9.999	None	
Indemnity Amount = Preliminary Indemnity Amount * Multiple Commodity Adjustment Factor	Indemnity Amount	P21	53	S9999999999	Round to whole number	
	Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063".